

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

1 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Edith Cruz
Ramon D. Cruz-Nieves**

Case No.: **19-24907/CMG**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☒ Original

☐ Modified/Notice Required

Date: August 22, 2019

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RC Initial Debtor: EC Initial Co-Debtor RDC

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$1,065.51 Monthly to the Chapter 13 Trustee, starting on August 1, 2019 for approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☒ Other sources of funding (describe source, amount and date when funds are available):
Financial contribution from live-in daughter.
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ 1,872.67 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Select Portfolio Servicing, Inc. (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Albert Russo, Chapter 13 Standing Trustee	Trustee Commissions	\$3,835.85
Roger Chavez	Attorney Fees	\$1,000.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
U.S. National Bank Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC4, Mortgage Pass-Through Certificates, Series 2006-WMC4 (via servicer, Select Portfolio Servicing, Inc.)	2 Kennedy Court, North Plainfield, New Jersey 07062	\$17,786.64	N/A	\$17,786.64	\$1,872.67

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES

the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
J.P. Morgan Chase Bank, N.A. d/b/a Chase Home Finance	2 Kennedy Court, North Plainfield, New Jersey 07062	\$83,000.00	\$280,000.00	\$342,108.00	No Value	N/A	\$0.00
Chrysler Financial Company, LLC	2015 Chevrolet Suburban 182,970 miles. Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of July 25, 2019). Debtor is proposing a cramdown.	\$31,345.00	\$14,315.00	None	\$14,315.00	6.25%	\$15,736.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
----------	------------	--

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Hyundai Motor Finance	\$0.00	Automobile Lease (36 Months)	Assumed	\$532.00

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
J.P. Morgan Chase Bank, N.A. d/b/a Chase Home Finance	2 Kennedy Court, North Plainfield, New Jersey 07062	\$83,000.00	\$280,000.00	\$342,108.00	None	\$83,000.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Chrysler Financial Company, LLC	2015 Chevrolet Suburban 182,970 miles Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of July 25, 2019). Debtor is proposing a cramdown	\$31,345.00	\$14,315.00	\$14,315.00	\$17,030.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Lease Arrearages
- 5) Secured Claims

6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ **NONE**

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 22, 2019

/s/ Edith Cruz

Edith Cruz

Debtor

Date: August 22, 2019

/s/ Ramon D. Cruz-Nieves

Ramon D. Cruz-Nieves

Joint Debtor

Date: August 22, 2019

/s/ Roger Chavez

Roger Chavez

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 11
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edith Cruz
 Ramon D. Cruz-Nieves
 Debtors

Case No. 19-24907-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 4
 Total Noticed: 98

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db/jdb +Edith Cruz, Ramon D. Cruz-Nieves, 2 Kennedy Court, North Plainfield, NJ 07062-2404
 518383723 American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
 518383722 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
 518383724 +American Express, P.O. Box 981535, El Paso, TX 79998-1535
 518419556 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 518383726 Assisting Hands Home Care, A/K/A TYCE LLC, 513 West Mt. Prospect Avenue, Suite 111,
 Livingston, NJ 07039
 518383733 +Chase Home Finance, MAIL CODE LA4-6945, 700 Kansas Lane, Monroe, LA 71203-4774
 518383734 Chase Home Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
 518383735 +Chrysler Financial Company LLC, Chrysler Capital, P.O. Box 961275,
 Fort Worth, TX 76161-0275
 518383736 +Chrysler Financial Company LLC, Chrysler Capital, P.O. Box 961245,
 Fort Worth, TX 76161-0244
 518383737 +Chrysler Financial Company, LLC, Chrysler Capital, ATTN: Bankruptcy Dept.,
 P.O. Box 961278, Fort Worth, TX 76161-0278
 518383743 +Credence Resource Management LLC, P.O. Box 2390, Southgate, MI 48195-4390
 518383742 +Credence Resource Management LLC, P.O. Box 2147, Southgate, MI 48195-4147
 518383744 +David B. Watner, P.O. Box 6189, 1129 Bloomfield Avenue, Suite 208,
 West Caldwell, NJ 07006-7123
 518383745 +Devang G. Patel, MD, 904 Oak Tree Avenue H, South Plainfield, NJ 07080-5126
 518383749 +Eastern Dental of Union, LLC, 2115 Route 22 West, Union, NJ 07083-8409
 518383752 Edison Radiology Group PA, P.O. Box 2187, Edison, NJ 08818-2187
 518383750 Edison Radiology Group PA, 65 James Street, Edison, NJ 08820-3947
 518383751 Edison Radiology Group PA, P.O. Box 3271, Indianapolis, IN 46206-3271
 518383753 +Gastroenterology Consultants Of SJ, Amherst Commons, Building A, Suite 2, 693 Main Street,
 Lumberton, NJ 08048-5043
 518383754 +Hematology Oncology Consultant, Beaula V. Koduri, MD, 2110 Oak Treet Road,
 Edison, NJ 08820-1404
 518383757 +Hyundai Motor Finance, A/K/A KIA Motors Finance, 4000 Macarthur Boulevard, Suite 1000,
 Newport Beach, CA 92660-2544
 518383762 +KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 518383763 +KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 518383767 +LCA Collections, C/O Laboratory Corporation of America, 1250 Chapel Hill Road,
 Burlington, NC 27215-7141
 518383766 LCA Collections, C/O Laboratory Corporation of America, P.O. Box 2240,
 Burlington, NC 27216-2240
 518383765 +LabCorp, Laboratory Corporation Of America, 1250 Chapel Hill Road,
 Burlington, NC 27215-7141
 518383764 LabCorp, Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240
 518383768 Middlesex Emergency Physicians, PA, 65 James Street, Edison, NJ 08820-3947
 518383770 Middlesex Emergency Physicians, PA, C/O Akron Billing Center, 3585 Ridge Park Drive,
 Akron, OH 44333-8203
 518383769 Middlesex Emergency Physicians, PA, P.O. Box 740021, Cincinnati, OH 45274-0021
 518383771 +New Jersey Manufacturers Insurance, 1599 Littleton Road, Parsippany, NJ 07054-3803
 518383772 +New Jersey Manufacturers Insurance, 301 Sullivan Way, West Trenton, NJ 08628-3496
 518383777 +Quality Asset Recovery, LLC, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
 518383779 Quest Diagnostics, Inc., P.O. Box 740985, Cincinnati, OH 45274-0985
 518383780 Remex, Inc., Revenue Management Excellence, 307 Wall Street, Princeton, NJ 08540-1515
 518414524 +Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275,
 Fort Worth, TX 76161-0275
 518383786 +Service Finance Company LLC, 555 South Federal Highway, Suite 200,
 Boca Raton, FL 33432-6033
 518383806 +U.S. Bank National Association, 101 North Phillips Avenue, Sioux Falls, SD 57104-6738
 518383804 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank National Association, 425 Walnut Street,
 Cincinnati, OH 45202)
 518383807 +University Radiology Group PC, PO Box 1075, 579A Cranbury Road,
 East Brunswick, NJ 08816-5426
 518383809 ++VENGROFF WILLIAMS INC, PO BOX 4155, SARASOTA FL 34230-4155
 (address filed with court: Vengroff Williams, Inc., 368 Veteran's Memorial Highway, Suite 11,
 Commack, NY 11725)
 518383813 +Wandaly Cruz, 2 Kennedy Court, North Plainfield, NJ 07062-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 27 2019 00:09:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 27 2019 00:08:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

518383729 E-mail/Text: g20956@att.com Aug 27 2019 00:09:26 AT&T Wireless, P.O. Box 10330,
 Fort Wayne, IN 46851-0330

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 4
Total Noticed: 98

Date Rcvd: Aug 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518383728 E-mail/Text: g20956@att.com Aug 27 2019 00:09:26 AT&T Wireless, 1801 Valley View Lane, Dallas, TX 75234-8906

518383727 +E-mail/Text: g20956@att.com Aug 27 2019 00:09:26 AT&T Wireless, 17000 Cantrell Road, Little Rock, AR 72223-4266

518383721 +E-mail/Text: American@AABinfo.net Aug 27 2019 00:08:36 American Adjustment Bureau, 73 Field Street, Waterbury, CT 06702-1906

518383720 +E-mail/Text: American@AABinfo.net Aug 27 2019 00:08:36 American Adjustment Bureau, P.O. Box 2758, Waterbury, CT 06723-2758

518383725 +E-mail/Text: vbailey@ashwoodfinancial.com Aug 27 2019 00:09:24 Ashwood Financial Services, 6325-A South East Street, Indianapolis, IN 46227-7111

518383732 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2019 00:17:00 Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075

518383730 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2019 00:17:00 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281

518383731 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2019 00:17:00 Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285

518383740 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2019 00:08:45 Comenity Bank, C/O New York & Company, PO Box 182273, Columbus, OH 43218-2273

518383739 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2019 00:08:44 Comenity Bank, C/O New York & Company, P.O. Box 182125, Columbus, OH 43218-2125

518383738 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2019 00:08:45 Comenity Bank, C/O New York & Company, PO Box 182789, Columbus, OH 43218-2789

518383741 +E-mail/Text: bankruptcy@credencerm.com Aug 27 2019 00:09:31 Credence Resource Management LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940

518383746 E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316

518383747 E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130

518394485 E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518383748 +E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Financial Services, PO Box 30421, Salt Lake City, UT 84130-0421

518383758 E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Aug 27 2019 00:09:34 Hyundai Motor Finance, A/K/A KIA Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031

518383756 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Aug 27 2019 00:09:34 Hyundai Motor Finance, A/K/A KIA Motors Finance, ATTN: Correspondence, P.O. Box 20829, Fountain Valley, CA 92728-0829

518383755 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Aug 27 2019 00:09:34 Hyundai Motor Finance, A/K/A KIA Motors Finance, Credit Dispute, P.O. Box 20835, Fountain Valley, CA 92728-0835

518383761 +E-mail/Text: abachman@rmbcollect.com Aug 27 2019 00:09:29 JFK Medical Center, P.O. Box 11913, Newark, NJ 07101-4913

518383760 +E-mail/Text: abachman@rmbcollect.com Aug 27 2019 00:09:29 JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938

518383774 +E-mail/Text: bankruptcy@onlineis.com Aug 27 2019 00:09:23 Online Information Services, A/K/A Online Collections, 685 West Firetower Road, Winterville, NC 28590-9232

518383773 +E-mail/Text: bankruptcy@onlineis.com Aug 27 2019 00:09:23 Online Information Services, A/K/A Online Collections, P.O. Box 1489, Winterville, NC 28590-1489

518383776 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2019 00:17:52 PayPal Credit, P.O. Box 5018, Timonium, MD 21094-5018

518383775 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2019 00:17:52 PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138

518383778 +E-mail/Text: BankruptcyMail@questdiagnostics.com Aug 27 2019 00:09:41 Quest Diagnostics, Inc., 3 Giralda Farms, Madison, NJ 07940-1027

518383782 +E-mail/Text: bankruptcy@savit.com Aug 27 2019 00:09:42 Savit Collection Agency, 46 West Ferris Street, East Brunswick, NJ 08816-2159

518383781 E-mail/Text: bankruptcy@savit.com Aug 27 2019 00:09:42 Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250

518383783 +E-mail/Text: jennifer.chacon@spservicing.com Aug 27 2019 00:09:50 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

518383784 +E-mail/Text: jennifer.chacon@spservicing.com Aug 27 2019 00:09:50 Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284

518383787 E-mail/Text: bankruptcy@sw-credit.com Aug 27 2019 00:09:03 Southwest Credit Systems, L.P., SW Credit Systems, Inc., 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958

518383788 +E-mail/Text: bankruptcy@sw-credit.com Aug 27 2019 00:09:03 Southwest Credit Systems, L.P., 5910 West Plano, Suite 100, Plano, TX 75093-2202

518383792 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2019 00:17:53 Synchrony Bank, C/O TJX Rewards, P.O. Box 965015, Orlando, FL 32896-5015

518383793 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2019 00:17:53 Synchrony Bank, C/O TJX Rewards, PO Box 965036, Orlando, FL 32896-5036

518383800 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2019 00:17:52 Synchrony Bank, C/O Mattress Firm, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064

518385907 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2019 00:17:53 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518383791 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2019 00:16:51 Synchrony Bank, C/O GAP, ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 4
Total Noticed: 98

Date Rcvd: Aug 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518383797 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:16:52 Synchrony Bank, C/O Walmart, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
518383789 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:17:23 Synchrony Bank, C/O GAP, P.O. Box 965005, Orlando, FL 32896-5005
518383790 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:16:52 Synchrony Bank, C/O GAP, PO Box 965036, Orlando, FL 32896-5036
518383794 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:17:23 Synchrony Bank, C/O TJX Rewards, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
518383799 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:17:52 Synchrony Bank, C/O Mattress Firm, P.O. Box 965005, Orlando, FL 32896-5005
518383798 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:17:52 Synchrony Bank, C/O Mattress Firm, PO Box 965036, Orlando, FL 32896-5036
518383795 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:17:23 Synchrony Bank, C/O Walmart, P.O. Box 965024, Orlando, FL 32896-5024
518383796 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2019 00:16:52 Synchrony Bank, C/O Walmart, PO Box 965036, Orlando, FL 32896-5036
518383803 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2019 00:17:19 T-Mobile, Attn: Customer Relations, 12920 SE 38th Street, Bellevue, WA 98006
518383801 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2019 00:17:48 T-Mobile, Attn: Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380
518383802 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2019 00:17:19 T-Mobile, Attn: Customer Relations, PO Box 742596, Cincinnati, OH 45274-2596
518401346 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 27 2019 00:28:28 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518383810 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2019 00:06:56 Verizon, P.O. Box 650584, Dallas, TX 75265-0584
518383811 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2019 00:06:56 Verizon, Attn: Billing Office, 236 E. Town Street #170, Columbus, OH 43215-4631
518383812 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2019 00:06:56 Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
TOTAL: 55

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518383805* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank National Association, EP-MN-WS4L, West Side Flats, 60 Livingston Avenue, Saint Paul, MN 55107)
518383808* ++VENGROFF WILLIAMS INC, PO BOX 4155, SARASOTA FL 34230-4155 (address filed with court: Vengroff Williams, Inc., 8440 North Tamiami Trail, Sarasota, FL 34243)
518383759 ##+James Street Anesthesia Associates, 102 James Street, Suite 103, Edison, NJ 08820-3970
518383785 ##+Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Albert Russo docs@russotruster.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee Et Al... kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 98

Date Rcvd: Aug 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Roger Chavez on behalf of Joint Debtor Ramon D. Cruz-Nieves rchavez01@aol.com,
rchavez@chavezlegal.com

Roger Chavez on behalf of Debtor Edith Cruz rchavez01@aol.com, rchavez@chavezlegal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5